

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Jacqueline Harper

Case No.: 17-22827
Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: April 13, 2018
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RSH Initial Debtor: JH Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 760.00 per month to the Chapter 13 Trustee, starting on
May 1, 2018 for approximately 50 remaining months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,210.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing, LLC	Residence	\$11,896.89	0%	\$11,896.89	\$1,151.95

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
Capital One Auto Finance Dominion Management of Delaware dba Cashpoint	2013 Kia Optima 2007 Dodge Nitro	\$12,768.25 \$1,988.66

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ 100% percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 23, 2017.

Explain below **why** the plan is being modified:

Reflect amount to be paid back to Capital One Auto Finance for Debtor's 2013 Kia Optima in full through Debtor's Plan.

Explain below **how** the plan is being modified:

Part 1(a) - increase Debtor's monthly Trustee payment to \$760.00 over the remaining 50 months of Debtor's Plan.
Part 4(g) - reflect amount to be paid back in full through Debtor's Plan to Capital One Auto Finance for Debtor's 2013 Kia Optima.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: April 13, 2018

/s/ Richard S. Hoffman, Jr.
Attorney for the Debtor

Date: April 13, 2018

/s/ Jacqueline Harper
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: April 13, 2018

/s/ Richard S. Hoffman, Jr.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: April 13, 2018

/s/ Jacqueline Harper
Debtor

Date: _____

Joint Debtor

In re:
Jacqueline Harper
Debtor

Case No. 17-22827-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 56

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db +Jacqueline Harper, 614 Jarvis Road, Sicklerville, NJ 08081-2123
516897379 #Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337
516897380 +Anne Bessey, LCSW, 310 Brian Hill Lane, Woodbury, NJ 08096-5860
516897381 Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516897382 Assoc. Psychiatrists of Southern NJ, Attn: Apex Asset Mgt., LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516897383 Bank of America, PO Box 15019, Wilmington, DE 19850-5019
516897384 +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516897385 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
516912254 +DiMeglio Septic, Inc., c/o John D. Wilson, Esquire, 701 Grant Avenue, suite A, Collingswood, NJ 08107-2349
516912563 +DiMeglio Septic, Inc., c/o John D. Wilson, 701 Grant Ave, Suite A, Collingswood, NJ 08107-2349
516897387 +DiMeglio Septic, Inc., 491 White Horse Pike, Hammonton, NJ 08037-9627
516897388 +Diminion Management of Delaware, dba Cashpoint, 3512 Philadelphia Pike, Claymont, DE 19703-3109
516897389 Dish Network, Attn: Stella Recovery, PO Box 1234, Fort Mill, SC 29716-1234
517115451 +Dominion Management Services, Cashpoint, 1614 S. Rock Rd, Wichita, KS 67207-5149
517081513 +Dominion Management Services, dba Cashpoint, 1614 S. Rock Road, Wichita, KS 67207-5149
516897392 +FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
516897393 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)
516897394 Frost Arnett Company, PO Box 198988, Nashville, TN 37219-8988
516897395 +Gloucester County Surgery Center, 163 Bridgeton Pike, Bldg. B, Mullica Hill, NJ 08062-2669
516897396 Hanover Insurance, Attn: Joseph, Mann & Creed, 20600 Chagrin Blvd., Suite 550, Shaker Heights, OH 44122-5340
516897398 +John D. Wilson, Esquire, 701 Grant Avenue, Suite A, Corner of RIChey & Grant, Collingswood, NJ 08107-2349
516897399 +Loan Shop Online, Attn: LTS Management Services, 2207 Concord Pike #250, Wilmington, DE 19803-2908
516897400 +Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
516897404 +National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897406 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
516897407 +Pennsylvania Turnpike Commission, Violations Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
516897408 +Plain Green, Attn: Halsted Financial Services, LLC, PO Box 5773, Evanston, IL 60204-5773
516897409 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516897410 +ProCo, PO Box 2462, Aston, PA 19014-0462
516897411 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516897412 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
516897413 +St. Armands Group, LLC, PO Box 411056, Kansas City, MO 64141-1056
516897414 State of Delaware, Dept. of Transportation, Delaware E-ZPass Violations Center, PO Box 697, Dover, DE 19903-0697
516897415 Swiss Colony, 1127 7th Avenue, Monroe, WI 53566
516923043 +The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516897416 ThinkCash, Attn: National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897417 UMDNJ SOM Faculty Practice Plan, PO Box 635, Suite 120, Bellmawr, NJ 08099-0635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 16 2018 21:53:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 16 2018 21:53:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516932062 +E-mail/Text: bankruptcy@pepcoholdings.com Apr 16 2018 21:52:59 Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
516909343 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 16 2018 21:57:45 Capital One Auto Finance, c/o AIS Portfolio Services, LP, fka AIS Data Services dba Ascension Capi, 4515 N Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
516923170 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 16 2018 21:58:17 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
516897386 +E-mail/Text: bankruptcy_notifications@ccsusa.com Apr 16 2018 21:53:17 Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
516897390 +E-mail/Text: christy@concordadvice.com Apr 16 2018 21:53:07 EastSide Lenders, 314 E. Main Street, Newark, DE 19711-7128
516897391 E-mail/Text: bknotice@ercbpo.com Apr 16 2018 21:53:04 Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516956812 E-mail/Text: cio.bnccmail@irs.gov Apr 16 2018 21:52:58 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 56

Date Rcvd: Apr 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517075247	E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 16 2018 21:53:08	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516897397	E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 16 2018 21:53:09	Jefferson Capital, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516897401	+E-mail/Text: bkr@cardworks.com Apr 16 2018 21:52:52	Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
516897402	+E-mail/Text: bankruptcydpt@mcmcg.com Apr 16 2018 21:53:01	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516897403	+E-mail/Text: bankruptcy@sccompanies.com Apr 16 2018 21:53:20	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
516989218	+E-mail/Text: bankruptcy@sccompanies.com Apr 16 2018 21:53:20	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517108015	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 16 2018 21:58:17	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517108739	+E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2018 21:58:02	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517030868	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 16 2018 21:57:50	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516897418	+E-mail/Text: bnc-bluestem@quantum3group.com Apr 16 2018 21:53:14	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516897405*	+National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897419	##Wells Fargo Card Services, PO Box 6422, Carol Stream, IL 60197-6422

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 13, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-6 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwarz@mesterschwartz.com
Richard S. Hoffman, Jr. on behalf of Debtor Jacqueline Harper rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 7